

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

53799

Morton & Craig LLC

110 Marter Ave., Suite 301

Moorestown, NJ 08057

Attorney for Santander Consumer USA Inc.



Order Filed on July 11, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case number: 22-12454

Adv. No.

Hearing Date: 5-10-2023

Judge: (MBK)

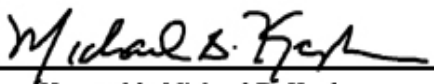
In Re:

ANTONIO VELEZ

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL  
FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

**DATED: July 11, 2023**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Antonio Velez / 53799

Case No: 22-12454

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion for Stay Relief filed by William E. Craig, Esq., attorney for Santander Consumer USA Inc., with the appearance of Daniel E. Straffi, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and his attorney under the seven-day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

1. That Santander Consumer USA Inc. ("Santander") is the holder of a first purchase money security interest encumbering a 2018 Acura TLX bearing vehicle identification number 19UUB1F55JA004904.
2. That the debtors account has arrears through May 2023 in the amount of \$3,186.20.
3. That the arrears listed above in paragraph 2 shall be paid through the debtor's chapter 13 plan. If the debtor fails to make any monthly trustee payment within thirty (30) days after each payment falls due, Santander shall be entitled to stay relief upon filing a certification of default with the court and serving it on the debtor, his attorney, and the chapter 13 trustee.
4. That beginning with his June 2023 payment, the debtor is to make each monthly payment directly to Santander under the terms of the retail installment contract. If the debtor fails to make any monthly payment to Santander within thirty (30) days after each payment falls due, Santander shall be entitled to stay relief upon filing a certification of default with the court and serving it on the debtor, his attorney, and the chapter 13 trustee.

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Debtor: Antonio Velez / 53799

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5. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA Inc. must be listed as loss payee. If the debtor fails to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the debtor, his attorney, and the chapter 13 trustee.
6. That the debtor is to pay Santander a counsel fee of \$438.00 through his chapter 13 bankruptcy plan.

In re:  
Antonio Velez  
Debtor

Case No. 22-12454-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 11, 2023

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2023:

Recip ID	Recipient Name and Address
db	Antonio Velez, 22 Cannonball Dr, Barnegat, NJ 08005-1866

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Daniel E. Straffi	on behalf of Debtor Antonio Velez bkclient@straffilaw.com g25938@notify.cincompass.com;jr.daniels.b124806@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-FF18 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 6